

**Information to identify the case:**

Debtor 1	<u>David Dewlow</u>	Social Security number or ITIN	xxx-xx-3746
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Gloria Dewlow</u>	Social Security number or ITIN	xxx-xx-1354
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-14960-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David Dewlow

Gloria Dewlow

6/9/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David Dewlow  
 Gloria Dewlow  
 Debtors

Case No. 17-14960-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db/jdb	+David Dewlow, Gloria Dewlow, 856 Ridgewood Road, Millburn, NJ 07041-1443
cr	+Stephanie Rios, P.O. Box 165028, Irving, TX 75016-5028
516700102	Atlantic Health System, P.O. Box 35610, Newark, NJ 07193-5810
516700103	+Atlantic Medical Group, P.O. Box 419101, Boston, MA 02241-9101
516700106	City of New York, c/o Universal Fidelity, L.P., P.O. Box 3615, Church Street Station, New York, NY 10008-3615
516700107	+HSBC Nevada, N.A., c/o Portfolio Recovery Associates,, P.O. Box 12903, Norfolk, VA 23541-0903
516700108	+Mark H. Branfman, M.D., c/o David Kessler & Asspciates, 1373 Broad Street, Clifton, NJ 07013-4200
516700109	New Jersey Housing and Mortgage Finance, P.O. Box 18550, Trenton, NJ 08650-2085
516700110	Shellpoint Mortgage Servicing, P.O. Box 619063, Dallas, TX 75261-9063
516700111	St. Clare's Hospital, P.O. Box 35577, Newark, NJ 07193-5577
516700112	+Verizon, P.O. Box 5029, Wallingford, CT 06492-7529
516700113	+Woodmont Condominium, 80 S. Jefferson Road, Whippany, NJ 07981-1049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2017 22:36:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 09 2017 22:36:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516700101	E-mail/Text: bankruptcy@savit.com Jun 09 2017 22:37:07 American Animal Hospital, c/o Savit, P.O. Box 250, East Brunswick, NJ 08816-0250
516732456	+EDI: AISACG.COM Jun 09 2017 22:23:00 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516700104	EDI: CAPONEAUTO.COM Jun 09 2017 22:23:00 Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
516700105	E-mail/Text: bk@rgsfinancial.com Jun 09 2017 22:35:16 Certegy Check Services, II, c/o RGS Financial, II, P.O. Box 852039, Richardson, TX 75085-2039

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2017 at the address(es) listed below:

Barry E. Levine	on behalf of Joint Debtor Gloria Dewlow	belevine@optonline.net
Barry E. Levine	on behalf of Debtor David Dewlow	belevine@optonline.net
Brian C. Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-IM2	bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven P. Kartzman		kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfbis.com;ncorona@msklaw.net;angiea@msklaw.net		
U.S. Trustee.	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5